

subsystem and at least one central data processing subsystem forming a tiered architecture wherein each of said at least one central data processing subsystem communicates with a corresponding some of said at least one intermediate data collecting subsystem and each of said at least one intermediate data collecting subsystem communicates with a corresponding some of said at least one central data processing subsystem, the network comprising:

at least one first computer network for transmitting data including a payer bank's identification number, a payer bank's routing number, a payer bank's routing information, a payer's account number, a payer's check, a payer bank's draft, a check amount, a payee bank's identification number, a payee bank's routing information, and a payee's account number, within a corresponding one of said one or more remote data access subsystems;

at least one second computer network for transmitting data within a corresponding one of said at least one intermediate data collecting subsystem;

at least one third computer network for transmitting data within a corresponding one of said at least one central data processing subsystem; and

at least one wide area network for transmitting data between said one or more remote data access subsystems, said at least one intermediate data collecting subsystem and said at least one central subsystem.

Please substitute claim 46 with the following amended claim:

46. (Thrice Amended) A method for transmitting data within and between one or more remote subsystems, at least one intermediate subsystem and at least one central subsystem in a tiered manner wherein each of the at least one central subsystem communicates with each of the at least one intermediate subsystem and each of the at least one intermediate subsystems communicates with one or more remote subsystems comprising the steps of:

capturing an image of checks, electronic transaction data and extracting data therefrom, said data including a payer bank's identification number, a payer bank's routing number, a payer bank's routing information, a payer's account number, a payer's check, a payer bank's draft, a check amount, a payee bank's identification number, a payee bank's routing information, and a payee's account number;

transmitting data within the remote locations;

transmitting data from each remote location to a corresponding intermediate location;

transmitting data within the intermediate locations;

transmitting data from each intermediate location to corresponding central locations; and

transmitting data within the central locations.

Please cancel claim 54 without prejudice.

Please substitute claims 55-57 with the following amended claims:

55. (Twice Amended) A method for transmitting data within and between one or more remote subsystems, at least one intermediate subsystem and at least one central subsystem in a tiered manner wherein each of the at least one central subsystem communicates with the at least one intermediate subsystem and each of the at least one intermediate subsystem communicates with each of the one or more remote subsystems comprising the steps of:

capturing an image of checks and extracting data therefrom;

capturing electronic transaction data and extracting data therefrom;

verifying the extracted data;

transmitting data within the one or more remote locations;

transmitting data from each of the one or more remote location to a corresponding one of the at least one intermediate location;

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transmitting data within the at least one intermediate location;

transmitting data from each of the at least one intermediate location to a corresponding at least one central location; and

transmitting data within the at least one central location.

56. (Twice Amended) A method for central management, storage and verification of remotely captured electronic or paper transactions from electronic transaction data, documents, and receipts comprising the steps of

using at least one remote subsystem for capturing and sending the paper and electronic transaction data from one or more remote subsystem locations to at least one central subsystem;

using said at least one central subsystem to manage the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data with said at least one central subsystem at a central location;

using said at least one central subsystem to manage the collecting, processing, sending, and storing of the captured transaction at a central location, including comparing captured transaction data to stored transaction data for verification; and

transmitting the transaction data within and between the remote location(s) and the central location.

57. (Twice Amended) The method as in claim 56, wherein said step of managing the collecting, processing, sending and storing further comprises the step of performing said paper transaction by transferring funds electronically from the payer bank to a payee bank.

Please add the following claims.

--58. A method for central management, storage and verification of remotely captured transactions comprising the steps of:

capturing and sending transaction data at one or more remote locations;

managing the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data at a central location;

managing the collecting, processing, sending and storing of the transaction data;

encrypting subsystem identification information and the transaction data; and

transmitting the transaction data and the subsystem identification information among the remote location(s) and the central location.

59. A method for central management, storage and verification of remotely captured transactions comprising the steps of:

capturing electronic transaction data at one or more remote locations and sending the electronic transaction data or data extracted therefrom;

managing the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data at a central location;

managing the collecting, processing, sending and storing of the transaction data;

encrypting subsystem identification information and the transaction data; and

transmitting the transaction data and the subsystem identification information among the remote location(s) and the central location.--